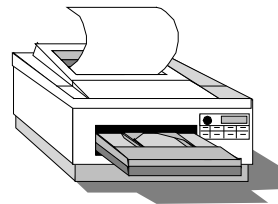
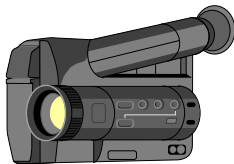


# ***Business Property Damage & Loss (D & L) Self-Insurance Program***

## ***Risk Management & Insurance***



## **Table of Contents**

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<a href="#">Program Summary</a> .....	Page 3
<a href="#">Forms</a> .....	Page 3
<a href="#">In Case of Loss</a> .....	Page 4
<a href="#">Items Required for Processing Claims</a> .....	Page 4
<a href="#">Technology Equipment Claims</a> .....	Page 5
<a href="#">Grant / Title 1 Funded Technology Equipment</a> .....	Page 5
<a href="#">Types of Covered Losses</a> .....	Page 5
<a href="#">Non-Covered and Excluded Property and Losses</a> .....	Page 5
<a href="#">Other Conditions</a> .....	Page 6
<a href="#">Lost Property and Equipment Review Committee</a> .....	Page 6
<a href="#">Frequently Asked Questions</a> .....	Page 7

# Program Summary

Pinellas County Schools provides (self-insures) a property damage and loss fund intended to help schools and departments (cost center) replace damaged or lost property/equipment (except certain technology equipment\*) as needed for educational and business purposes. All losses to district equipment are monitored by the Risk Management & Insurance Department. The Risk Management & Insurance department also reviews all claims to determine if there is potential negligence (employee and/or cost center) which warrants a review by the [Lost Property and Equipment Review Committee](#).

This guide will help you understand what is and is not covered by the fund, as well as provide information to help you process a claim. While this is not a formal insurance policy, there are many similar aspects. Please use this guide and claim form PCS 3-865 to file a claim for reimbursement for lost, damaged or stolen items.

**What's Covered?** The Damage and/or Loss Program covers Board owned business property /equipment (except certain technology equipment), which is listed on the Untagged tangible property inventory reports or Tagged Assets Inventory.

## **What is not Covered?**

Technology equipment to include but not limited to computers, laptops, iPads, Kindles, NetBooks and Cell Phones; hearing aid equipment; damage to buildings and facilities. See the full list starting on page 5.

## **Deductible**

There is no "deductible;" however, the loss must be over \$249 before a claim can be paid. Effectively, this program is designed to handle capital items/property that has been damaged or stolen. Note: if the loss involves multiple items that collectively attain the \$249 limit, and the loss is related to the same single occurrence (event), the claim may be filed for review as one loss meeting the limit guidelines.

## **Valuation**

Property and equipment is valued on comparable (like kind and quality) retail replacement costs or cost of repairs by an outside vendor (outside the district). The amount of funds provided for "Covered Losses" will be the lesser of either the replacement cost or the actual cost of repairs.

## **Filing Limit**

60 days from date of occurrence

## **Forms**

Damage and/or Loss of Business Property Report - PCS Form [3-865](#)

Property Removal Contract - PCS Form [3-1943](#)

Equipment Assignment List – PCS Form [3-3160](#)

## **Contacts**

Risk Management      588-6406

\* The Safety & Loss Prevention Team tracks technology losses but the fund does not cover these losses. TIS manages the repair or replacement of certain technology equipment including but not limited to desktop computers, iPads, iPods, Kindle Readers, laptops, MacBook's, NetBooks, PDA's and tablets etc.

## In Case of Loss

- All reasonable steps must be taken to protect damaged property or equipment from further damage.
- Cost Center and/or employee must contact Schools Police and/or local law enforcement agencies immediately upon discovery of any loss due to criminal activity or if equipment is lost or missing. A police report **must** be filed if a crime has been committed.
- Complete and submit a Damage and/or Loss of Property Report (PCS Form 3-865) and all required documents to the Risk Management & Insurance within 60 days of the date of loss.
- The Cost Center and/or employee may be required to submit additional information or documentation, depending on circumstances.

## Items Required For Processing Claims

The Cost Center is responsible for submitting the following information to Risk Management & Insurance:

- Fully completed and signed Damage and/or Loss Of Business Property Report form (3-865)
- If a crime has been committed or the equipment is lost or missing, provide either a copy of the Police Report or the report number
- A copy of the employee's signed Property Removal Contract (3-1943) or signed Equipment Assignment List (3-3160) if the loss occurred to equipment assigned to an employee
- The original purchase order number (or an invoice for the original cost) must be noted on the claim form
- If property is damaged or lost while in the care of an employee, he/she **MUST** fill out the SPECIFIC DETAILS OF LOSS OR DAMAGE section and sign the Damage or Loss report.
- Return all relevant documents and this form to Risk Management. Keep a copy for your records.

After review of the claim, Risk Management & Insurance will contact the Cost Center and advise if the loss is covered, if additional information/documents are needed, or if the claim is denied. If it is a covered claim, the Cost Center will be required to provide pricing for each item. **All pricing information must be current (within the last 30 days).** The following sources are the only acceptable references for obtaining replacement pricing:

- Purchasing Department
- Vendor Quotes

Approved claims will be reimbursed via a budget amendment that will be posted on a TERMS account strip transfer. The Cost Center will be notified when the funds have been made available. The Cost Center may then purchase equipment to replace the lost/stolen items or pay for repair of damaged items with an outside vendor using these funds.

### **Use of Funds**

All funds should be spent within the fiscal year. *Funds will not automatically roll into your account for the following fiscal year.* If you have not spent the entire amount allocated by the end of the fiscal year, you will need to contact the Budget Department to request the balance be rolled into the new year.

## **Technology Equipment Claims**

- Technology equipment is not covered under the Damage & Loss fund. Risk Management does track technology losses so please submit a claim for any technology equipment loss.
- TIS is responsible for repairing or replacing technology equipment. Please create a TechHelp ticket and submit it to TIS.
- TIS will not repair or replace iPads that are out-of-warranty.
- Losses to technology equipment purchased through either a grant or Title 1 funds should be reported to the grant administrator or Title 1 administrator for tracking and reporting purposes, and to determine if and how the equipment will be repaired or replaced. Please submit the Damaged or Lost Business Property form directly to the appropriate grant or Title 1 administrator with a copy to Risk Management.
- If the loss is for a single piece of equipment and is less than \$2000, a Principal or Department Manager signature is required on this form. If the loss is greater than \$2000 or is for multiple units, a signature of the Area Superintendent or Division Manager is required.

## **Types of Covered Losses**

1. Fire or Lightning
2. Windstorm or hail, but only if the direct force of the wind damages the building, causing an opening
3. Theft or attempted theft (if there is evidence of forced entry and equipment was secured properly), but not theft of building materials or supplies
4. Burglary when accompanied by evidence of forced entry
5. Vandalism or malicious mischief
6. Flooding
7. Riot or civil commotion
8. Smoke, meaning sudden accidental damage
9. Damage caused by motor vehicles
10. Damage caused by aircraft
11. Explosion
12. Falling objects – from outside the building
13. Accidental discharge or overflow of water or steam
14. Damage from freezing of plumbing, HVAC systems, appliances, or automatic fire protective sprinkler systems
15. Damage from artificially generated electrical current, except while property is being serviced or repaired

## **Non-Covered and Excluded Property and/or Losses**

1. Certain technology equipment including but not limited to desktop computers, iPads, iPods, Kindle Readers, laptops, MacBook's, NetBooks, PDA's and tablets etc.
2. Personal property of employees, students or any site visitors
3. Money, notes, stamps, collectibles, jewelry, trophies or precious metals
4. Property or equipment which can be repaired by internal District maintenance services
5. Real property, buildings, structures, or fixtures which are physically attached to real property, including awnings, greenhouses, canopies and coverings
6. Fundraising items such as candy, tickets or other fundraising materials

7. Registered motor vehicles, water craft, aircraft and their installed equipment
8. Books: Text and Library
9. Property which is separately described and specifically insured by other insurance
10. Animals, birds, fish, exterior trees, shrubs, plants, and irrigation systems
11. Electronically stored business data, software, and licensing agreements
12. Security, alarm, telecommunication, and data transmission systems which are not part of a tagged asset
13. Losses to obsolete equipment
14. Wear and tear, scratching or marring, deterioration
15. Losses due to inherent vice, latent defect, or mechanical breakdown
16. Unexplained disappearances (i.e.; no physical evidence of theft or forced entry)
17. Inventory shortages, equipment not located during an audit
18. Losses resulting from power failure on or off premises
19. Weather related damage to outside property or to other property when left outside
20. Damage covered by warranty, maintenance agreement, other insurance, or contractual arrangement
21. Losses to property in transit via common carrier or contract carrier
22. Losses due to theft of property from a motor vehicle without evidence of forced entry
23. Losses due to employee or volunteer theft, fraud, carelessness, abuse or intentional acts
24. Losses due to failure to use all reasonable means to protect property, including assigned property, before during and after the time of loss (i.e.: leaving power tools unattended).
25. Hearing equipment supplied to students by the school

### **Other Conditions**

1. Cost Centers are expected to notify the Risk Management & Insurance and Property Records departments when lost equipment has been located and/or recovered.
2. This property damage and loss program is excess to any other valid and collectible insurance covering the loss.
3. This program is excess to any reimbursement amount recovered from employee/student/parent/guardian.
4. Restitution through the court or made by a parent/guardian must be reported to Risk Management & Insurance.
5. The Cost Center should reimburse Risk Management & Insurance if the claim has been paid and restitution is received.
6. Risk Management & Insurance will pay recovery fees to retrieve articles covered by this fund.
7. Cost Centers shall reimburse Risk Management & Insurance (minus recovery fees) for items that are returned to the Cost Center.
8. Risk Management & Insurance reserves the right to subrogate against any available insurance policies that would cover the loss.
9. In case of loss to a pair or set, valuation is the lesser of the cost to replace or restore the set, or the difference in the actual cash value of the property before the loss.
10. No reimbursement is available for the Loss of Use of business property under this program. Any property removed from the premises must be documented as required by the Property Records department on PCS Form 3-1943.

### **Lost Property & Equipment Review Committee**

With technology equipment becoming increasingly smaller and more fragile, a committee was established as per school board policy [7300](#) to help mitigate losses to the district. *(continued on next page)*

This committee reviews claims where employee negligence is suspected. Employees found to be negligent with equipment assigned to him/her may be held responsible to repay the district the value of the equipment at the time of loss (depreciated cost).

For more information on this subject please click [here](#).

## **Frequently Asked Questions**

### **Q. WHY DO I HAVE TO FILL OUT THE LOSS INFORMATION SECTION OF THE CLAIM IF THE EQUIPMENT IS DAMAGED OR DESTROYED?**

A. "Loss" refers to missing, stolen, lost, damaged, or destroyed equipment. Loss means the loss of the use of the equipment.

### **Q. WHY MUST I FILE A POLICE REPORT IF I DO NOT KNOW IF MY EQUIPMENT WAS STOLEN OR JUST MISPLACED?**

A. If you cannot find the equipment, chances are good that someone picked it up. The police report will instigate an NCIC/FCIC check through pawn shop databases and can possibly retrieve the equipment. You must file a report as soon as you become aware of the missing, lost or stolen equipment.

### **Q. WHO IS RESPONSIBLE FOR FILING A POLICE REPORT?**

A. The Cost Center or employee reporting the loss is responsible for filing the police report.

### **Q. SHOULD THE COST CENTER SEND COPIES OF THE DAMAGE & LOSS CLAIM FORM TO SCHOOLS POLICE AND PROPERTY RECORDS?**

A. No, Risk Management & Insurance is responsible for forwarding copies of the form to the appropriate departments.

### **Q. WHO DO I CALL TO OBTAIN A COPY OF THE POLICE REPORT?**

A. Contact the agency that responded to the complaint. Listed below are the telephone numbers for several local Police Departments (see below).

<b>Police Department</b>	<b>Phone Number</b>	<b>Website</b>
Clearwater	562-4242	<a href="https://www.clearwaterpolice.org/">https://www.clearwaterpolice.org/</a>
Gulfport	893-1030	<a href="http://www.usacops.com/fl/p33707/">www.usacops.com/fl/p33707/</a>
Largo	587-6730	<a href="https://www.largo.com/largo_police/index.php">https://www.largo.com/largo_police/index.php</a>
Pinellas County Sheriff's	582-6200	<a href="http://www.pcsoweb.com/">http://www.pcsoweb.com/</a>
Pinellas Park	369-7864	<a href="https://www.pinellas-park.com/1407/Police">https://www.pinellas-park.com/1407/Police</a>
Schools Police	547-7221	n/a
St. Petersburg	893-7780	<a href="https://police.stpete.org/">https://police.stpete.org/</a>
Tarpon Springs	938-2849	<a href="http://www.tspd.us/">http://www.tspd.us/</a>